

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KAREN J YOUNG

Debtor(s)

Case No. 15-08864

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2015.
- 2) The plan was confirmed on 08/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/07/2017.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$5,529.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$5,529.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$938.11
Court Costs \$0.00
Trustee Expenses & Compensation \$241.44
Other \$58.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,237.55

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	1,781.24	1,781.24	0.00	0.00
CHASE	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK STUDENT LOAN CORP	Unsecured	NA	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	NA	NA	NA	0.00	0.00
CITY OF BLUE ISLAND	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	NA	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	NA	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	NA	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	NA	NA	NA	0.00	0.00
COMCAST CABLE COMMUNICATION	Unsecured	NA	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	NA	937.55	937.55	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	7,000.00	8,757.43	8,757.43	3,955.50	335.95
CREDIT ACCEPTANCE CORP	Unsecured	2,000.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
Diversified Consulta	Unsecured	NA	NA	NA	0.00	0.00
EDSOUTH W/JP MORGAN	Unsecured	NA	NA	NA	0.00	0.00
ESCALLATE	Unsecured	NA	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	NA	NA	NA	0.00	0.00
GEMB WALMART	Unsecured	NA	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	NA	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	99.00	96.58	96.58	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	39.40	39.40	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	NA	NA	NA	0.00	0.00
NUVELL CREDIT CO LLC	Unsecured	NA	NA	NA	0.00	0.00
P H E A A/h C B	Unsecured	NA	NA	NA	0.00	0.00
PELLETTIERI	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	665.08	665.08	0.00	0.00
ROBERT J ADAMS & ASSOC	Unsecured	NA	2,336.06	2,336.06	0.00	0.00
SADINO FUNDING LLC	Unsecured	NA	272.58	272.58	0.00	0.00
SALLIE MAE	Unsecured	NA	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	3,511.81	3,511.81	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	NA	0.00	0.00	0.00	0.00
SULLIVAN URGENT AID CENTERS	Unsecured	NA	460.00	460.00	0.00	0.00
TARGET	Unsecured	NA	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	261.17	261.17	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	85,224.27	85,224.27	0.00	0.00
Xls/slx	Unsecured	NA	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,757.43	\$3,955.50	\$335.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,757.43	\$3,955.50	\$335.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$96.58	\$0.00	\$0.00
TOTAL PRIORITY:	\$96.58	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$95,489.16	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,237.55</u>
Disbursements to Creditors	<u>\$4,291.45</u>

TOTAL DISBURSEMENTS : **\$5,529.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.